

Exhibit 11: Projected Owners and Renters by Region, MSA, and County: 1997-2010

	Owner-occupant Households				Renter-occupant Households				% Owner-occupants		Ratio of Homeownership to Rental Increment: 1997-2010
	1997	2010 Proj.	Change	% change	1997	2010 Proj.	Change	% change	1997	2010	
URBAN AND METROPOLITAN COUNTIES	6,059,158	8,006,310	1,947,153	32.1%	4,596,454	5,581,683	985,229	21.4%	56.9%	58.9%	1.98
<u>Greater Los Angeles Metro Region</u>	<u>2,874,953</u>	<u>3,845,107</u>	<u>970,154</u>	<u>33.7%</u>	<u>2,309,689</u>	<u>2,759,310</u>	<u>449,621</u>	<u>19.5%</u>	<u>55.5%</u>	<u>58.2%</u>	<u>2.16</u>
Los Angeles County (LA-Long Beach MSA)	1,514,311	1,950,342	436,031	28.8%	1,552,870	1,769,015	216,146	13.9%	49.4%	52.4%	2.02
Orange County	549,379	712,479	163,100	29.7%	333,850	391,078	57,228	17.1%	62.2%	64.6%	2.85
Riverside County	309,284	478,351	169,067	54.7%	148,737	224,260	75,522	50.8%	67.5%	68.1%	2.24
<u>San Bernardino County</u>	<u>325,470</u>	<u>467,855</u>	<u>142,385</u>	<u>43.7%</u>	<u>180,685</u>	<u>253,695</u>	<u>73,010</u>	<u>40.4%</u>	<u>64.3%</u>	<u>64.8%</u>	<u>1.95</u>
Riverside/San Bernardino MSA	634,753	946,206	311,453	49.1%	329,423	477,954	148,532	45.1%	65.8%	66.4%	2.10
Ventura County	155,136	200,252	45,115	29.1%	76,702	92,401	15,700	20.5%	66.9%	68.4%	2.87
Imperial County*	21,373	35,828	14,455	67.6%	16,845	28,861	12,016	71.3%	55.9%	55.4%	1.20
<u>San Francisco Bay Area Metro Region</u>	<u>1,379,281</u>	<u>1,716,352</u>	<u>337,071</u>	<u>24.4%</u>	<u>973,798</u>	<u>1,092,781</u>	<u>118,983</u>	<u>12.2%</u>	<u>58.6%</u>	<u>61.1%</u>	<u>2.83</u>
San Francisco County	112,683	131,085	18,402	16.3%	196,978	192,070	(4,908)	-2.5%	36.4%	40.6%	3.75
Marin County	62,633	63,968	1,335	2.1%	34,232	39,573	5,342	15.6%	64.7%	61.8%	0.25
<u>San Mateo County</u>	<u>152,858</u>	<u>185,330</u>	<u>32,472</u>	<u>21.2%</u>	<u>95,593</u>	<u>104,324</u>	<u>8,730</u>	<u>9.1%</u>	<u>61.5%</u>	<u>64.0%</u>	<u>3.72</u>
San Francisco MSA	328,174	380,382	52,208	15.9%	326,803	335,967	9,164	2.8%	50.1%	53.1%	5.70
Alameda County	274,112	336,853	62,742	22.9%	221,486	249,725	28,238	12.7%	55.3%	57.4%	2.22
<u>Contra Costa County</u>	<u>226,723</u>	<u>273,316</u>	<u>46,593</u>	<u>20.6%</u>	<u>98,936</u>	<u>114,154</u>	<u>15,218</u>	<u>15.4%</u>	<u>69.6%</u>	<u>70.5%</u>	<u>3.06</u>
Oakland-East Bay MSA	500,835	610,169	109,334	21.8%	320,422	363,878	43,456	13.6%	61.0%	62.6%	2.52
Santa Clara County (San Jose MSA)	335,770	440,587	104,817	31.2%	208,588	244,704	36,116	17.3%	61.7%	64.3%	2.90
Sonoma County (Santa Rosa MSA)	105,867	142,754	36,887	34.8%	57,894	73,830	15,935	27.5%	64.6%	65.9%	2.31
Solano County	79,349	106,988	27,639	34.8%	44,776	55,546	10,770	24.1%	63.9%	65.8%	2.57
<u>Napa County</u>	<u>29,286</u>	<u>35,471</u>	<u>6,185</u>	<u>21.1%</u>	<u>15,315</u>	<u>18,856</u>	<u>3,541</u>	<u>23.1%</u>	<u>65.7%</u>	<u>65.3%</u>	<u>1.75</u>
Vallejo-Fairfield-Napa	108,635	142,459	33,824	31.1%	60,091	74,403	14,311	23.8%	64.4%	65.7%	2.36
<u>San Joaquin Valley Metro Region</u>	<u>587,154</u>	<u>841,017</u>	<u>253,864</u>	<u>43.2%</u>	<u>421,451</u>	<u>588,435</u>	<u>166,983</u>	<u>39.6%</u>	<u>58.2%</u>	<u>58.8%</u>	<u>1.52</u>
Fresno County	136,389	186,410	50,022	36.7%	113,152	148,696	35,544	31.4%	54.7%	55.6%	1.41
<u>Madera County</u>	<u>22,455</u>	<u>36,495</u>	<u>14,040</u>	<u>62.5%</u>	<u>12,488</u>	<u>20,220</u>	<u>7,732</u>	<u>61.9%</u>	<u>64.3%</u>	<u>64.3%</u>	<u>1.82</u>
Fresno MSA	158,844	222,905	64,062	40.3%	125,640	168,917	43,276	34.4%	55.8%	56.9%	1.48
Kern County (Bakersfield MSA)	123,470	178,831	55,361	44.8%	82,529	117,041	34,513	41.8%	59.9%	60.4%	1.60
San Joaquin County (Stockton MSA)	101,377	144,039	42,662	42.1%	72,062	100,874	28,812	40.0%	58.5%	58.8%	1.48
Stanislaus County (Modesto MSA)	85,945	126,919	40,975	47.7%	53,743	77,258	23,515	43.8%	61.5%	62.2%	1.74
Merced County (Merced MSA)	34,386	48,978	14,592	42.4%	27,931	38,853	10,922	39.1%	55.2%	55.8%	1.34
Tulare County	66,337	95,140	28,803	43.4%	43,715	63,309	19,594	44.8%	60.3%	60.0%	1.47
<u>Kings County*</u>	<u>16,794</u>	<u>24,204</u>	<u>7,410</u>	<u>44.1%</u>	<u>15,832</u>	<u>22,183</u>	<u>6,352</u>	<u>40.1%</u>	<u>51.5%</u>	<u>52.2%</u>	<u>1.17</u>
Visalia-Tulare-Porterville MSA	83,132	119,344	36,212	43.6%	59,546	85,492	25,946	43.6%	58.3%	58.3%	1.40
San Diego Metro Region	518,624	658,987	140,363	27.1%	425,420	549,994	124,574	29.3%	54.9%	54.5%	1.13
<u>Sacramento Metro Region</u>	<u>405,018</u>	<u>550,501</u>	<u>145,484</u>	<u>35.9%</u>	<u>263,469</u>	<u>338,143</u>	<u>74,674</u>	<u>28.3%</u>	<u>60.6%</u>	<u>61.9%</u>	<u>1.95</u>
Sacramento County	251,883	327,820	75,938	30.1%	178,632	218,532	39,900	22.3%	58.5%	60.0%	1.90
Placer County	57,366	87,957	30,591	53.3%	22,196	33,693	11,497	51.8%	72.1%	72.3%	2.66
<u>El Dorado County</u>	<u>38,696</u>	<u>58,228</u>	<u>19,532</u>	<u>50.5%</u>	<u>14,945</u>	<u>22,990</u>	<u>8,045</u>	<u>53.8%</u>	<u>72.1%</u>	<u>71.7%</u>	<u>2.43</u>
Sacramento MSA	347,946	474,006	126,060	36.2%	215,772	275,215	59,442	27.5%	61.7%	63.3%	2.12
Sutter County	16,285	23,000	6,715	41.2%	11,057	15,495	4,437	40.1%	59.6%	59.7%	1.51
<u>Yuba County</u>	<u>11,395</u>	<u>14,492</u>	<u>3,097</u>	<u>27.2%</u>	<u>9,852</u>	<u>12,152</u>	<u>2,300</u>	<u>23.3%</u>	<u>53.6%</u>	<u>54.4%</u>	<u>1.35</u>
Yuba-Marysville MSA	27,680	37,492	9,813	35.5%	20,909	27,646	6,737	32.2%	57.0%	57.6%	1.46
Yolo County	29,393	39,003	9,611	32.7%	26,787	35,282	8,495	31.7%	52.3%	52.5%	1.13

Exhibit 11 continued: Projected Owners and Renters by Region, MSA, and County: 1997-2010

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	1997	2010 Proj.	Change	% change	1997	2010 Proj.	Change	% change	1997	2010	
<u>Central Coast Metro Region</u>	<u>249,211</u>	<u>340,503</u>	<u>91,292</u>	<u>36.6%</u>	<u>187,760</u>	<u>243,061</u>	<u>55,301</u>	<u>29.5%</u>	<u>57.0%</u>	<u>58.3%</u>	<u>1.65</u>
Monterey County (Salinas MSA)	58,970	80,911	21,941	37.2%	55,732	73,435	17,703	31.8%	51.4%	52.4%	1.24
San Luis Obispo County	52,216	74,107	21,891	41.9%	34,407	48,766	14,359	41.7%	60.3%	60.3%	1.52
Santa Barbara County	75,795	97,903	22,109	29.2%	59,142	70,890	11,748	19.9%	56.2%	58.0%	1.88
Santa Cruz County (Santa Cruz MSA)	53,668	74,258	20,590	38.4%	33,223	41,923	8,700	26.2%	61.8%	63.9%	2.37
San Benito County*	8,561	13,323	4,762	55.6%	5,257	8,047	2,790	53.1%	62.0%	62.3%	1.71
<u>Northern California Metro Region</u>	<u>116,244</u>	<u>161,542</u>	<u>45,299</u>	<u>39.0%</u>	<u>65,338</u>	<u>88,265</u>	<u>22,927</u>	<u>35.1%</u>	<u>64.0%</u>	<u>64.7%</u>	<u>1.98</u>
Butte County (Chico-Paradise MSA)	49,355	70,094	20,739	42.0%	30,794	38,665	7,871	25.6%	61.6%	64.4%	2.63
Shasta County (Redding MSA)	42,290	57,103	14,813	35.0%	22,007	30,387	8,380	38.1%	65.8%	65.3%	1.77
Tehama County*	14,813	19,231	4,418	29.8%	6,614	9,664	3,050	46.1%	69.1%	66.6%	1.45
Glenn County*	5,869	8,482	2,614	44.5%	3,610	5,450	1,840	51.0%	61.9%	60.9%	1.42
Colusa County*	3,917	6,632	2,716	69.3%	2,313	4,100	1,787	77.3%	62.9%	61.8%	1.52
NONMETROPOLITAN COUNTIES	249,216	335,874	86,659	34.8%	136,888	188,312	51,423	37.6%	64.5%	64.1%	1.69
Alpine County	301	375	74	24.7%	186	237	50	27.1%	61.7%	61.3%	1.47
Amador County	8,760	10,506	1,747	19.9%	3,231	3,471	240	7.4%	73.1%	75.2%	7.27
Calaveras County	11,283	16,065	4,782	42.4%	3,465	5,185	1,720	49.6%	76.5%	75.6%	2.78
Del Norte County	5,832	8,152	2,319	39.8%	3,319	4,418	1,099	33.1%	63.7%	64.9%	2.11
Humboldt County	30,425	36,175	5,750	18.9%	19,973	21,443	1,470	7.4%	60.4%	62.8%	3.91
Inyo County	5,267	5,334	67	1.3%	2,582	2,754	172	6.7%	67.1%	65.9%	0.39
Lake County	16,258	23,087	6,829	42.0%	6,652	9,920	3,269	49.1%	71.0%	69.9%	2.09
Lassen County	5,882	7,997	2,115	35.9%	3,465	4,178	713	20.6%	62.9%	65.7%	2.96
Mariposa County	4,463	5,856	1,393	31.2%	2,010	2,704	694	34.5%	69.0%	68.4%	2.01
Mendocino County	20,734	26,250	5,516	26.6%	12,335	16,343	4,009	32.5%	62.7%	61.6%	1.38
Modoc County	2,796	3,014	218	7.8%	1,247	1,373	127	10.1%	69.2%	68.7%	1.72
Mono County	2,381	3,039	659	27.7%	1,879	2,163	284	15.1%	55.9%	58.4%	2.32
Nevada County	26,326	35,965	9,639	36.6%	8,695	12,513	3,817	43.9%	75.2%	74.2%	2.53
Plumas County	6,219	6,931	713	11.5%	2,949	3,689	739	25.1%	67.8%	65.3%	0.96
Sierra County	994	1,063	69	7.0%	400	472	72	17.9%	71.3%	69.3%	0.97
Siskiyou County	12,429	14,611	2,182	17.6%	6,214	7,571	1,357	21.8%	66.7%	65.9%	1.61
Trinity County	3,857	4,342	485	12.6%	1,616	1,947	331	20.5%	70.5%	69.0%	1.47
Tuolumne County	13,682	17,797	4,114	30.1%	6,199	8,443	2,245	36.2%	68.8%	67.8%	1.83
Non-metropolitan population in metropolitan counties	71,327	109,315	37,989	53.3%	50,471	79,487	29,016	57.5%	58.6%	57.9%	1.31
STATE OF CALIFORNIA	6,308,373	8,342,185	2,033,812	32.2%	4,733,343	5,769,995	1,036,653	21.9%	57.1%	59.1%	1.96

SOURCE: based on Household Projections from Exhibit 7, and 1990 Census tenure rates.